



Order Filed on November 16, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

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Attorneys for the Mortgagee
File No. 106124B

In Re:

Hector L. Izquierdo

Case No.: 20-15646-JKS

Hearing Date: October 28, 2021

Judge: John K. Sherwood

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING CERTIFICATION OF DEFAULT
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

A handwritten signature in dark ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

DATED: November 16, 2021

Applicant: Specialized Loan Servicing LLC
Applicant's Counsel: Rob Saltzman, Esquire
Debtor's Counsel: Michael Schwartzberg, Esquire
Property Involved ("Collateral"): 4 Wallace Lane, Woodland Park, NJ 07424
Relief Sought: ☒ Creditor's Certification of Default

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
 - ☒ The Debtor is overdue for four months, from July 1, 2021 to October 1, 2021.
 - ☒ The Debtor is overdue for four payments at \$2,706.81 per month.
 - ☒ The amount of \$394.51 remaining due from the July 8, 2021 Agreed Order.
 - ☒ Less suspense balance of \$2,800.Total Arrearages Due \$8,421.75.
2. Debtor must cure all post-Petition arrearages as follows:
 - ☒ Check No. 2046, in the amount of \$3,100, is in transit to the Mortgagee.
 - ☒ The Debtor shall tender the November 1, 2021 payment by November 30, 2021.
 - ☒ The Debtor shall pay the arrears amount of \$2,660.88 along with the December 1, 2021 payment in the amount of \$2,706.81 for a total of \$5,367.69 by December 31, 2021.
 - ☒ The Debtor shall pay the arrears amount of \$2,660.87 along with the January 1, 2022 payment in the amount of \$2,706.81 for a total of \$5,367.68 by January 31, 2022.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - ☒ Immediate payment and Regular monthly payments:

Specialized Loan Servicing, LLC
6200 S. Quebec St.
Greenwood Village, Colorado 80111

4. In the event of Default:

☒ If the Debtor does not make the immediate payment specified above or does not make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$200.

The fees and costs are payable:

☒ through the Chapter 13 Plan.

In re:
Hector L. Izquierdo
Debtor

Case No. 20-15646-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 17, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2021:

Recip ID	Recipient Name and Address
db	+ Hector L. Izquierdo, 4 Wallace Lane, Woodland Park, NJ 07424-2623

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael Schwartzberg	on behalf of Debtor Hector L. Izquierdo michael@jerseylaws.com
Robert P. Saltzman	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

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Date Rcvd: Nov 17, 2021

Form ID: pdf903

Total Noticed: 1

TOTAL: 6